

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Robert P Cheeks
Hazel L Cheeks
Debtor(s)

Case No. 07 B 20352

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2007.
- 2) The plan was confirmed on 02/05/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 01/02/2013.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$103,134.12.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$43,403.08
Less amount refunded to debtor	\$1,403.08

NET RECEIPTS: \$42,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,484.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,335.15
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,819.15

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Asset Acceptance	Unsecured	2,741.00	2,741.44	2,741.44	1,678.58	0.00
Asset Acceptance	Unsecured	287.00	288.90	288.90	176.89	0.00
Bank Of America	Unsecured	12,924.00	NA	NA	0.00	0.00
Bankfirst	Unsecured	1,332.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	13,562.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	15,205.00	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	15,205.00	4,456.23	4,456.23	0.00	0.00
Capital One Auto Finance	Secured	13,562.00	NA	NA	0.00	0.00
CashCall Inc	Unsecured	2,591.00	NA	NA	0.00	0.00
CBCS	Unsecured	65.00	NA	NA	0.00	0.00
CitiFinancial Auto Credit Inc	Unsecured	15,327.00	NA	NA	0.00	0.00
Countrywide Home Loans Inc	Secured	165,317.00	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	471.00	144.76	144.76	88.64	0.00
Direct Merchants Bank	Unsecured	197.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	931.00	886.03	886.03	542.52	0.00
ECast Settlement Corp	Unsecured	311.00	311.42	311.42	190.68	0.00
ECast Settlement Corp	Unsecured	3,285.00	3,284.87	3,284.87	2,011.33	0.00
ECast Settlement Corp	Unsecured	246.00	269.28	269.28	164.88	0.00
GMAC Auto Financing	Secured	21,826.00	21,410.39	21,410.39	0.00	0.00
GMAC Auto Financing	Unsecured	21,826.00	NA	NA	0.00	0.00
HSBC	Unsecured	121.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	117.96	117.96	72.23	0.00
Internal Revenue Service	Priority	1,680.00	11,886.06	11,886.06	11,886.06	0.00
Jefferson Capital Systems LLC	Unsecured	1,673.00	1,332.48	1,332.48	815.88	0.00
Liberty Point Corp	Unsecured	4,601.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	1,608.00	1,700.24	1,700.24	1,041.06	0.00
Ocwen Loan Servicing LLC	Secured	41,457.00	41,900.74	41,900.74	0.00	0.00
Portfolio Recovery Associates	Unsecured	15,327.00	10,118.19	10,118.19	6,195.37	0.00
Portfolio Recovery Associates	Unsecured	958.00	1,059.24	1,059.24	648.57	0.00
Portfolio Recovery Associates	Unsecured	2,300.00	2,300.74	2,300.74	1,408.74	0.00
Premier Bankcard	Unsecured	479.00	479.22	479.22	293.43	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Resurgent Capital Services	Unsecured	467.00	467.60	467.60	286.31	0.00
Santander Consumer USA	Unsecured	8,805.00	14,175.54	14,175.54	8,679.68	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$41,900.74	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$25,866.62	\$0.00	\$0.00
TOTAL SECURED:	\$67,767.36	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,886.06	\$11,886.06	\$0.00
TOTAL PRIORITY:	\$11,886.06	\$11,886.06	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,677.91	\$24,294.79	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,819.15</u>
Disbursements to Creditors	<u>\$36,180.85</u>
TOTAL DISBURSEMENTS :	<u>\$42,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/05/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.